

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) CHAPTER 7 CASE
MELVIN, DONALD R.)
MELVIN, AMY K.) CASE NO. 05 B 48987
)
) JUDGE A. BENJAMIN GOLDGAR
Debtor(s))

NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON
APPLICATIONS FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE)

TO the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: U.S. BANKRUPTCY COURT
219 S. Dearborn, Courtroom 613
Chicago, Illinois 60604

on: December 3, 2008
at: 10:00 a.m.

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The Trustee's Final Report shows total:

a. Receipts	\$ <u>22,000.00</u>
b. Disbursements	\$ <u>0.00</u>
c. Net Cash Available for Distribution	\$ <u>22,000.00</u>

4. Applications for administration fees and expenses have been filed as follows:

<u>Applicant</u>	Compensation <u>Previously</u> <u>Paid</u>	Fees Now <u>Requested</u>	Expenses <u>Now</u> <u>Requested</u>
Trustee	\$ 0.00	\$ 2,950.00	\$
Trustee	\$ 0.00	\$	\$ 143.84
US Bankruptcy Court	\$ 0.00	\$	\$ 250.00
Trustee's Firm Legal	\$ 0.00	\$11,000.00	\$
Trustee's Firm Legal	\$ 0.00	\$	\$ 81.96

5. In addition to the fees and expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

<u>Claim</u> <u>Number</u>	<u>Claimant</u>	Allowed <u>Amount of</u> <u>Claim</u>	Proposed <u>Payment</u>
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6. Claims of general unsecured creditors totaling \$42,682.15, have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be \$17.75%.

Allowed general unsecured claims are as follows:

<u>Claim</u> <u>Number</u>	<u>Claimant</u>	Allowed <u>Amount of</u> <u>Claim</u>	Proposed <u>Payment</u>
1	American Express Centurion Bank	\$ 1,667.05	\$ 295.84
2	American Express Centurion Bank	\$ 4,338.18	\$ 769.83
3	Chase Bank USA, N.A.	\$ 4,215.31	\$ 748.03
4	Discover Bank/Discover Financial Services	\$ 2,036.89	\$ 361.46
5	MBNA America Bank NA	\$ 10,847.85	\$ 1,925.01
6	Chase Bank USA N A	\$ 19,576.87	\$ 3,474.03

7. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
8. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
9. Debtors have been discharged.
10. The Trustee proposed to abandon the following property at the hearing:

Dated: **October 28,**
2008

For the Court,

By: **KENNETH S. GARDNER**

Kenneth S. Gardner
Clerk of the United States
Bankruptcy Court
219 S. Dearborn Street, 7th Floor
Chicago, IL 60604

Certificate of Service Page 4 of 4

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 05-48987

User: amcc7
Form ID: pdf002

Page 1 of 1
Total Served: 23

Date Rcvd: Oct 28, 2008

The following entities were served by first class mail on Oct 30, 2008.

db +Donald R. Melvin, 9840 South 51st Ave, Oak Lawn, IL 60453-3053
jdb +Amy K. Melvin, 9840 South 51st Ave, Oak Lawn, IL 60453-3053
aty +Thomas W Lynch, Thomas W Lynch & Associates PC, 9231 S Roberts Rd,
Hickory Hills, IL 60457-3810
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
10102448 +AMEX, PO Box 297871, Fort Lauderdale, FL 33329-7871
10102449 +ATG Credit, PO Box 14895, Chicago, IL 60614-0895
10551820 American Express Centurion Bank, c/o Becket and Lee LLP, P O Box 3001,
Malvern, PA 19355-0701
10102450 +Bank of America, 1825 E. Buckeye Rd, Phoenix, AZ 85034-4216
10742804 +Chase Bank USA N A, P O BOX 15145, Wilmington DE 19850-5145
10634013 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900,
Seattle, WA 98121-2339
10102451 +Chase Manhattan Bank, USA, N.A., 4915 Independence, Tampa, FL 33634-7540
10102452 Discover, PO Box 15316, Wilmington, DE, 19886-5316
10102453 +District 123 Credit Union, 1807 West Diehl Road, Naperville, IL 60563-1890
10102454 First American Bank, 4949 Old Orchard, Skokie, IL 60077
10102455 +Fleet CC, 300 Wakefield Drive, Newrk, DE 19702-5419
10102456 +HSBC, PO Box 6985, Bridgewater, NJ 08807-0985
10102457 +Keybank, PO bxo 94825, Cleveland, OH 44101-4825
10102458 +MBNA America, PO Box 15026, Wilmington, DE 19850-5026
10727574 +MBNA America Bank NA, Mailstop Des5-014-02-03, P O BOX 15168, Wilmington DE 19850-5168
10102459 +South Division Credit Union, 9122 South Kedzie Ave, Evergreen Park, IL 60805-1696
10102461 WFNNB, PO Box 182121, Columbus, OH 43218-2121
10102460 +Waterfield Mortgage, 7500 West Jefferson, Fort Wayne, IN 46804

The following entities were served by electronic transmission on Oct 29, 2008.

10664699 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 29 2008 06:00:49
Discover Bank/Discover Financial Services, PO Box 8003, Hilliard, OH 43026

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2008

Signature:

